

# Exhibit M

August 29, 2015

Green Tree Servicing, LLC  
Escrow Department  
P.O. Box 6172  
Rapid City, SD 57709  
**VIA FACSIMILIE: 480-383-0632**

Loan #: [REDACTED]  
Your Name: Traci St. Claire

To whom it may concern:

Property address: [REDACTED]

Based on the Home Owner's Protection Act, payment requirements by the borrower for private mortgage insurance should automatically be terminated by the servicing lender when both of the following conditions are met:

1. Their mortgage balance is 78% of the home's original value through natural amortization.
2. The borrower is current on their payments.

Attached please find a copy of the appraisal determining my home value at \$166,000 at time of refinance. I've also attached a copy of the amortization schedule on my home.

$\$166,000 \times 78\% = \$129,480$ . The amortization schedule shows that my loan balance will be at \$129,280.53 on 09/01/2015.

Please respond with a confirmation in writing that my PMI will be terminated effective 09/01/2015. Any disputes to this letter and the statements within shall be in writing.

Regards,



Traci St. Claire  
8390 Emerald Pointe Lane  
Gainesville, GA 30506